

Australian Central Credit Union (trading as People's Choice Credit Union)
Public Disclosure of Prudential Information
in accordance with APRA Prudential Standard APS 330
as at 30 September 2021
ABN 11 087 651 125 AFSL 244310

**People's
Choice**

Banking for life

Capital	As at 30 September 2021 \$m	As at 30 June 2021 \$m
Tier 1 capital		
Retained earnings including current year earnings	661.9	650.5
Deductions from tier 1 capital	(138.9)	(126.0)
Total tier 1 capital	523.0	524.5
Tier 2 capital	88.5	13.8
Total capital base	611.5	538.3

Securitisation	As at 30 September 2021 \$m	As at 30 June 2021 \$m
On balance sheet securitisation*	2,015.9	2,048.4
Off balance sheet securitisation*	846.5	914.8
RMBS securities held	1,613.1	1,692.5
Redraw facilities	22.9	23.5
Swap facilities	3.3	1.3

* Loans and advances secured by residential mortgage.

Capital adequacy components	As at 30 September 2021 \$m	As at 30 June 2021 \$m
Credit risk:		
Secured loans and credit limits	2,564.4	2,483.1
Unsecured loans and credit limits	402.8	420.0
Liquid deposits	378.0	343.5
Other assets	95.6	90.4
Off balance sheet exposures	57.9	66.7
Operational risk	505.7	505.7
Securitisation	7.0	8.3
TOTAL	4,011.4	3,917.7

Capital ratios	As at 30 September 2021 %	As at 30 June 2021 %
Tier 1 capital ratio (group)	13.04%	13.39%
Total capital ratio (group)	15.24%	13.74%

Credit risk exposure as at 30 September 2021						
Credit exposure type	Gross credit risk closing balance \$m	Quarterly average gross exposure \$m	Amount impaired \$m	Amount past due \$m	Specific provision \$m	Charges for specific provision & amounts written-off during the period \$m
Loans and Advances						
Secured by residential mortgage	6,986.0	6,875.0	6.9	27.1	6.6	(0.4)
Other member loans	402.8	411.4	2.2	0.0	5.0	(0.4)
Total loans and advances	7,388.8	7,286.4	9.1	27.1	11.6	(0.8)
Commitments	1,195.3	1,192.1				
Derivatives	1,100.0	965.0				
Liquid assets	1,628.0	1,503.2				
Other	94.0	91.8	-	-		
General reserve for credit losses	13.5					

Credit risk exposure as at 30 June 2021						
Credit exposure type	Gross credit risk closing balance \$m	Quarterly average gross exposure \$m	Amount impaired \$m	Amount past due \$m	Specific provision \$m	Charges for specific provision & amounts written-off during the period \$m
Loans and advances						
Secured by residential mortgage	6,764.0	6,656.1	7.1	27.8	7.0	0.6
Other member loans	420.0	425.6	2.2	0.1	5.4	(0.4)
Total loans and advances	7,184.0	7,081.7	9.3	27.9	12.4	0.2
Commitments	1,188.8	1,158.2				
Derivatives	830.0	712.5				
Liquid assets	1,378.3	1,376.0				
Other	89.5	90.2	-	-		
General reserve for credit losses	13.8					